
Covered California

Small Business Health Options Program (SHOP) Advisory Group

October 16, 2013

I. Welcome and Introductions

Small Business Health Options Program (SHOP) Advisory Group

Jeanne Cain

Executive Vice President, Policy
California Chamber of Commerce

David Chase

California Outreach Director
Small Business Majority

Jorge C. Corralejo

Chairman, Founding Member
Latino Business Chamber of Greater
Los Angeles

Virginia Donohue (Chair)

Small Business Owner
Pet Camp

Tana Elizondo

Insurance Agent
Central Valley Life & Health Benefits

Kathleen Hamilton

Director, Government Affairs
The Children's Partnership

Brent Hitchings

Vice President
Sales and Account Management
Blue Shield of California

Alan Katz

Executive Vice President
SeeChange Health

Emily Lam

Senior Director
Healthcare & Federal Issues
Silicon Valley Leadership Group

Gohn Marie McFadden

President and Founder
McFadden & Associates Insurance

John Newman

Executive Director
California Exchange Operations
Kaiser Permanente Health Plan

Carla Saporta

Policy Director
Greenlining Institute

MD Sam Smith

President Elect of CAHU
Independent Agent & CAHU

Micah Weinberg

Senior Policy Advisor
Bay Area Council

Barbara Vohryzek (Ex Officio)

Small Business Advocate
California Governor's Office of
Business and Economic Development

**Covered California Board
Participants**

Paul Fearer
Susan Kennedy



Covered CA SHOP

Dianne Koelzer
SHOP Interim Director
Covered CA

David Zanze
President / Executive Sponsor
Pinnacle Claims Management, Inc.

Alberta Forester
Director, Service Center
Pinnacle Claims Management, Inc.

Anne Gezi
SHOP Manager
Covered CA

Patty Benkowski
VP Operations / Project Director
Pinnacle Claims Management, Inc.

Damian Williams
Chief Information Officer
Pinnacle Claims Management, Inc.

Bobbie Moore
SHOP Technical & Operations Liaison
Covered CA

Steve Mangapit
AVP Operations
Pinnacle Claims Management, Inc.

Mark Noakes
Project Manager
Pinnacle Claims Management, Inc.

Becky Thomas
SHOP Contracts Manager
Covered CA

Chris Patton
VP Agent Sales & Management
Pinnacle Claims Management, Inc.

Natalie Krosel
Manager, PR & Communications
Pinnacle Claims Management, Inc.

Corky Goodwin
Policy Advisor
The Tori Group

Shawn Balsdon
N. Director Agent Sales & Mgmt.
Pinnacle Claims Management, Inc.

Janice Tessen
Director, Eligibility & Enrollment
Pinnacle Claims Management, Inc.

Dan Frey
Agent Advisor
The Tori Group

Rich Hines
S. Director Agent Sales & Mgmt.
Pinnacle Claims Management, Inc.

Pat Flynn & Karen Meyers
SHOP Project Managers
Quantum Consulting



II. CalHEERS Availability & Functionality

CalHEERS Update

- Update on October 1 Release
- Update on Future Releases

III. SHOP Go-Live Status Report

SHOP Go-Live Status Report

- SHOP Update
 - Added additional 17 Service Center Reps to our Call Center Team
 - Added an additional 6 eligibility and enrollment specialists

SHOP Go-Live Status Report

- Call Center Update

Calls Offered	Calls Answered	Average Handle Time
36,939	21,643	6.31

Top Reasons for Contacting Call Center

1. Questions on how to complete Agent Agreement
2. Agents are loaded in PayPal but not receiving email to submit documents
3. Program questions
4. Agents having issues making payment via PayPal for endorsement fee
5. Checking status on submitted paperwork via agents@covered.ca.gov
6. LMS Modules not working correctly
7. Agents unable to get into CALHEERS

SHOP Go-Live Status Report

- Agent Certification & Training
 - Agents Registered in CalHEERS = 17,768
 - Agents in the Training Process = 10,432*
 - Agents who have passed the Exam = 5,239**
 - Agents Certified in CalHEERS = 1,344
 - Agents with Incomplete Paperwork = 1,400

*Does not include those who have passed the exam

**Not all Agents who have passed the Exam have submitted paperwork or paid

- Quoting Activity
 - 104 Requests for Quotes
 - 630 Employees
 - Average Group Size ~6
 - 35% Agent Submitted

SHOP Go-Live Status Report

- General Agents

- Instructor Led Training

• Warner Pacific	1,730
• Claremont	998
• LISI	966
• Dickerson	270
• <u>CAHU</u>	<u>300</u>
TOTAL	4,264

SHOP Health Plans

Region 1: Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Platinum	Kaiser - Copay HMO	Western Health Advantage - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO		
Gold	Kaiser - Copay HMO	Western Health Advantage - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO		
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	Western Health Advantage - HSA HMO	Western Health Advantage - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	Western Health Advantage - Copay HMO	Western Health Advantage - HSA HMO	Blue Shield- Coin PPO	HealthNet - Coin PPO

Region 2: Napa, Sonoma, Solano, Marin

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Platinum	Kaiser - Copay HMO	Western Health Advantage - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO		
Gold	Kaiser - Copay HMO	Western Health Advantage - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO		
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	Western Health Advantage - HSA HMO	Western Health Advantage- Coin HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	Western Health Advantage - Coin HMO	Western Health Advantage - HSA HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 3: Sacramento, El Dorado, Placer, Yolo

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Platinum	Kaiser - Copay HMO	Western Health Advantage - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO		
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Western Health Advantage - Copay HMO	Blue Shield- Copay HMO		
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	Western Health Advantage - HSA HMO	Western Health Advantage - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	Western Health Advantage - Copay HMO	Western Health Advantage - HSA HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO



SHOP Health Plans

Region 4: San Francisco

Metal Level	Lowest	2nd	3rd	4th	5th
Platinum	Chinese Community Health Plan - Copay HMO	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	**Based on 2nd lowest rate
Gold	Chinese Community Health Plan - Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Chinese Community Health Plan - Copay HMO	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Chinese Community Health Plan - Copay HMO	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 5: Contra Costa

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 6: Alameda

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO



SHOP Health Plans

Region 7: Santa Clara

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 8: San Mateo

Metal Level	Lowest	2nd	3rd	4th	5th
Platinum	Chinese Community Health Plan - Copay HMO	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Gold	Chinese Community Health Plan - Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Chinese Community Health Plan - Copay HMO	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Chinese Community Health Plan - Copay HMO	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 9: Santa Cruz, Monterey, San Benito

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO



SHOP Health Plans

Region 10: San Joaquin, Stanislaus, Merced, Mariposa, Tulare

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	Blue Shield- Coin PPO	HealthNet - Coin PPO

Region 11: Fresno, Kings, Madera

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Gold	HealthNet - Coin PPO	Kaiser - Copay HMO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 12: San Luis Obispo, Santa Barbara, Ventura

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Gold	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO



SHOP Health Plans

Region 13: Mono, Inyo, Imperial

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 14: Kern

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Gold	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 15: Los Angeles (North)

Metal Level	Lowest	2nd	3rd	4th
Platinum	Blue Shield- Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	
Gold	Blue Shield- Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO



SHOP Health Plans

Region 16: Los Angeles (South)

Metal Level	Lowest	2nd	3rd	4th
Platinum	Blue Shield- Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	
Gold	Blue Shield- Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	
Silver	Blue Shield- Copay HMO	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 17: Riverside, San Bernadino

Metal Level	Lowest	2nd	3rd	4th
Platinum	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Gold	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO

Region 18: Orange

Metal Level	Lowest	2nd	3rd	4th
Platinum	Blue Shield- Copay HMO	Kaiser - Copay HMO	HealthNet - Coin PPO	
Gold	Kaiser - Copay HMO	Blue Shield- Copay HMO	HealthNet - Coin PPO	
Silver	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO



SHOP Health Plans

Region 19: San Diego

Metal Level	Lowest	2nd	3rd	4th	5th	6th	7th
Platinum	Kaiser - Copay HMO	Sharp - Copay HMO	Sharp - Coin HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO		
Gold	Kaiser - Copay HMO	Sharp - Copay HMO	Sharp - Coin HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO		
Silver	Kaiser - HSA HMO	Kaiser - Copay HMO	Sharp - HSA HMO	Sharp - Copay HMO	Sharp - Coin HMO	HealthNet - Coin PPO	Blue Shield- Copay HMO
Bronze	Kaiser - HSA HMO	Kaiser - Coin HMO	Sharp - HSA HMO	Sharp - Coin HMO	HealthNet - Coin PPO	Blue Shield- Coin PPO	

IV. Outreach & Education Update

Outreach & Education

- Grantees
 - Over 100 Outreach & Education Activities
 - Generating over 750 small business leads

V. Applications

SHOP Applications

Employer Application

- Mimicked Federal employer application
- Includes a page that outlines the documents required to verify employer eligibility
- Employee roster pages are optional and absolutely not necessary if all employee applications are submitted at the same time

Employee Application

- Includes a statement that allows an employee to indicate no dependent coverage offered
- All qualified employees declining coverage must sign and date the app
- All dependents of qualified employees declining coverage must be indicated on the app

VI. Website Improvements

Websites

- Small Business Website
- Agent Website

VII. Dispute & Appeals Process

SHOP Dispute & Appeals Regulations

Article and Sections of the SHOP Draft Proposed Dispute & Appeals Regulations:

Article 6.	
Sections:	Table of Contents:
§ 6540	Definitions
§ 6542	General Eligibility Appeals Requirements for SHOP
§ 6544	Informal Resolution
§ 6546	Hearing Requirements
§ 6548	Dismissal of Appeals
§ 6550	Expedited Appeals Process
§ 6552	Appeals Decisions

Dispute & Appeals Process Highlights

SHOP Service Center receives appeal and forwards to DSS to schedule hearing date.

Appeal is received at DSS.

SHOP continues the informal resolution process.

Unresolved case is received at SHOP HQ.

Appeal is handled by DSS/State Hearings Division.

HQ closes the case.

Re-Hearing: Claimant appeals to Department of HHS.

SHOP Key Dates

Activity	Projected Date
Covered CA Launch	October 1
Fourth Quarter Advisory Group Meeting	October 16
Stakeholder Review of Draft Proposed Dispute & Appeals Regulations	October 15 – October 18
Stakeholder Review of Employer & Employee Applications	October 15 – October 18
Board Meeting	October 24
CalHEERS Release 2.5 Functionality	November 19
Coverage Effective Date	January 1, 2014

Next Steps

Open Discussion

VIII. Public Comment

Send public comments to SHOP@hbex.ca.gov.

SHOP Value Proposition

- Tax Credit
- Aggregate Premium
- Aggregate Billing
- Employee Choice
- Transparency
- Plans Comparison “Apples to Apples”
- Convenient Platform
- Direct hand-off to Individual Market
- Defined Contribution

~~Covered CA - Vision and Mission~~

Vision

The vision of Covered California is to improve the health of all Californians by assuring their access to affordable, high quality care.

Mission

The mission of the Covered California is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.



Covered California's Values

Consumer-focused

At the center of the Exchange's efforts are the people it serves, including patients and their families, and small business owners and their employees. The Exchange will offer a consumer-friendly experience that is accessible to all Californians, recognizing the diverse cultural, language, economic, educational and health status needs of those we serve.

Affordability

The Exchange will provide affordable health insurance while assuring quality and access.

Catalyst

The Exchange will be a catalyst for change in California's health care system, using its market role to stimulate new strategies for providing high-quality, affordable health care, promoting prevention and wellness, and reducing health disparities.

Integrity

The Exchange will earn the public's trust through its commitment to accountability, responsiveness, transparency, speed, agility, reliability, and cooperation.

Partnership

The Exchange welcomes partnerships, and its efforts will be guided by working with consumers, providers, health plans, employers and other purchasers, government partners, and other stakeholders.

Results

The impact of the Exchange will be measured by its contributions to expanding coverage and access, improving health care quality, promoting better health and health equity, and lowering costs for all Californians.



Collateral and Messaging

- Preview of the Grantee draft collateral material
- Show the SHOP advertisements and plan for future ads
- Describe the messaging and testing feedback learned from past focus groups and surveys
- Share feedback learned from Grantee training related to materials
- Next steps?

Covered California Governance

~~Independent Public Entity with Qualified Board~~

Diana Dooley, Board Chair and Secretary of the California Health and Human Services Agency, which provides a range of health care services, social services, mental health services, alcohol and drug treatment services, income assistance and public health services to Californians

Kim Belshé, Senior Policy Advisor of the Public Policy Institute of California, former Secretary of California Health and Human Services Agency, and former Director of the California Department of Health Services

Paul Fearer, Senior Executive Vice President and Director of Human Resources of UnionBanCalCorporation and its primary subsidiary, Union Bank N.A., Board Chair of Pacific Business Group on Health, and former board chair of Pacific Health Advantage

Robert Ross, M.D., President and Chief Executive Officer of The California Endowment, previous director of the San Diego County Health and Human Services Agency from 1993 to 2000, and previous Commissioner of Public Health for the City of Philadelphia from 1990 to 1993

Susan Kennedy, Nationally-recognized policy consultant, former Deputy Chief of Staff and Cabinet Secretary to Governor Gray Davis, former Chief of Staff to Governor Arnold Schwarzenegger, former Communications Director for U.S. Senator Dianne Feinstein, and former Executive Director of the California Democratic Party



Foundations of Covered California's Success



Commitment to Transparency

- We are very public:
 - Public Records Act: The Public has the right to inspect and/or obtain copies of public records maintained by Covered California.
 - Assume all emails will be in the LA Times
 - Meetings are public
 - Advisory group discussions – individuals' comments will NOT be treated as “positions” of the organizations they represent, but press and the public will be at quarterly meetings
- Advisory Group members may be contacted by media organizations, but do not “represent” Covered California
- Covered California may informally reach out to some or all of the Advisory Group for input between meetings.



Small Business Health Options Program

Advisory Group Charter

- **Purpose:** To provide advice and recommendations and serve as a sounding board to Covered California to assist in the continual refinement of policies and strategies to ensure we offer a unique value to small businesses that purchase coverage through SHOP.
- **Scope:** Provide input on strategies to raise interest in the SHOP and ensure that it provides value for small employers.
- **Structure:** Advisory Group members are selected for an initial two-year term and meet quarterly. The SHOP Advisory Chairperson will serve a one-year term.